

ENQUIRY/PRE-RENEWAL

Client Name:

Broker:

Please answer the following questions about your business in the space provided below or continue on a separate sheet if more space is required.

A Health and Safety

- | | | | | | |
|----------|--|-----|--------------------------|----|--------------------------|
| 1 | Do you have a health & safety policy statement tailored to your activities and kept up to date? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2 | Do you have a specifically trained director or employee responsible for health and safety issues? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 3 | Is health and safety training given to all staff throughout their employment with you? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 4 | Is a record kept of all health and safety training given to staff? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 5 | Are you a member of any trade association which provides health and safety information and training? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If 'Yes', which organisation(s) and what services are used

- | | | | | | |
|----------|---|-----|--------------------------|----|--------------------------|
| 6 | Do you undertake and record health and safety risk assessments for your business? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 7 | Are competency assessments made and recorded for all potential employees and subcontractors? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 8 | Is induction and ongoing skills based training provided for all employees and a record kept? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 9 | Do you engage an external organisation to audit your health and safety systems and adherence to it? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

B Fire

- 1 Are you familiar with the Joint Code of Practice 'Fire Prevention on Construction Sites'? Yes No
- If 'Yes', Are Fire Safety Co-ordinators appointed and fire safety plans prepared? Yes No
- 2 What percentage of your work on site involves the application of heat? %
- Please state what form of heat application, for example blow lamps etc.
-
- 3 Do you operate a hot work permit system for activities involving the application of heat? Yes No

C Site Safety and Security

Does your site safety and security arrangements include:

- 1 Materials storage? Yes No
- 2 Waste control and removal? Yes No
- 3 Assessment and effective control of pollutants? Yes No
- 4 Control of access/egress to site of visitors? Yes No
- 5 Hygiene and welfare standards for employees? Yes No
- 6 Service and maintenance records for all plant and machinery? Yes No
- 7 The supply of and strict implementation of the use of Personal Protective Equipment by employees? Yes No
- 8 Strict adherence to the Control of Substances Hazardous to Health regulations? Yes No
- 9 Full site perimeter fencing and boarding? Yes No
- 10 Special arrangements for securing valuable and portable equipment outside working hours? Yes No
- If 'Yes', please specify
-
- 11 Larger items of plant coded or fitted with tracking devices? Yes No
- 12 Plant registered with The Equipment Register? Yes No

D Contracts, Workforce and Subcontractors

- 1 What proportion of your work is carried out above 10 metres from ground or floor level? %
- 2 What proportion of your work is carried out at a depth greater than 2 metres? %
- 3 Which type of locations do you normally work in? For example rural, urban or city centre?
- 4 Under which written contract conditions do you normally work?
- 5 What proportion of your total wagheroll relates to labour only subcontractors? %
- 6 Do you use specialist bona fide subcontractors? Yes No
- If 'Yes', please specify for what types of work?
- 7 Do you examine and record the insurance arrangements of bona fide subcontractors as to duration, indemnity limits, exclusions and excesses? Yes No
- 8 For what proportion of your work are you the main or sole contractor? %

E Estimated Wageroll Payments and Turnover for the forthcoming year

Activities:	Proprietors, principals, directors etc.	Direct employees and labour only subcontractors	All other subcontractors	Turnover
Clerical	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	
Woodworking machinists	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	
New housebuild up to 3 storeys	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other new building up to 20m height	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
All Other work	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Please describe other work	<input type="text"/>			

F What percentage of your work is:

Domestic & Offices	Warehouse/ Manufacturing	Educational/ Medicine	Recreational/ Leisure
<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %

G What is the value of:

Own Plant & Tools	£	Hired in Plant and Equipment	£
Own Temporary Buildings	£	Own Plant & Tools	£
Hired in Temporary Buildings	£	Hired in Plant and Equipment Charges	£
Employees Tools	£		

IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a deliberate or reckless; or
- b of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or

- b treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in your Commercial Select Proposal Form or in any other information provided are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in your Commercial Select Proposal Form or in any other information provided are complete and accurate and that there are no other material facts which you need to disclose.

If any of the facts, statements and information set out in your Commercial Select Proposal Form, risk presentation or any additional information provided are incomplete or inaccurate, you or your insurance adviser must contact us immediately.

Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full.

RQA Office use only

FAIR PROCESSING NOTICE – HOW WE USE PERSONAL INFORMATION

1 WHO WE ARE

When **we** refer to “**we**”, “**us**” and “**our**” in this notice it means Allianz Insurance plc or Allianz Engineering Inspection Services Limited.

When **we** say, “**individuals**” in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2 HOW WE USE PERSONAL INFORMATION

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business
- to send marketing information about **our** products and services if **we** have received specific consent.

There is no obligation to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

Anyone whose personal information we hold has the right to object to us using it.

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

Further details can be found below.

3 AUTOMATED DECISION MAKING, INCLUDING PROFILING

We may use automated decision making, including profiling, to assess insurance risks and administer policies. This helps **us** decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so they should contact **us** by emailing **us** at accsm@allianz.co.uk and **we** will review the decision.

4 THE PERSONAL INFORMATION WE COLLECT

We collect the following types of personal information so **we** can complete the activities in section 2, “How **we** use personal information”:

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to the insurance policy or claim
- criminal convictions if it is relevant to the insurance policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities such as goods and services offered.

5 WHERE WE COLLECT PERSONAL INFORMATION

Direct from **individuals**, their representatives or information they have made public, for example, on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for **our** products
- other involved parties, for example, claimants or witnesses.

FAIR PROCESSING NOTICE – HOW WE USE PERSONAL INFORMATION CONTINUED

6 SHARING PERSONAL INFORMATION

We may share personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to **us** or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event that **we** wish to sell all or part of **our** business.

7 TRANSFERRING PERSONAL INFORMATION OUTSIDE THE UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. **We** may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCR's) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCR's, contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for personal information.

8 HOW LONG WE KEEP PERSONAL INFORMATION

We keep information only for as long as **we** need it to administer the policy, manage **our** business or as required by law or contract.

9 KNOW YOUR RIGHTS

Any **individual** whose personal information **we** hold has the right to:

- object to **us** processing it. **We** will either agree to stop processing or explain why **we** are unable to (the right to object)
- ask for a copy of their personal information **we** hold, subject to certain exemptions (a data subject access request)
- ask **us** to update or correct their personal information to ensure its accuracy (the right of rectification)
- ask **us** to delete their personal information from **our** records if it is no longer needed for the original purpose (the right to be forgotten)
- ask **us** to restrict the processing of their personal information in certain circumstances (the right of restriction)
- ask for a copy of their personal information, so it can be used for their own purposes (the right to data portability)
- complain if they feel their personal information has been mishandled. **We** encourage **individuals** to come to **us** in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk
- ask **us**, at any time, to stop processing their personal information, if the processing is based only on **individual** consent (the right to withdraw consent).

If you wish to exercise any of these rights please contact our Customer Satisfaction Manager:

Address: Customer Satisfaction Manager, Allianz,
57 Ladymead, Guildford, Surrey, GU1 1DB

Email: accsm@allianz.co.uk

Phone: 01483 552438

10 ALLIANZ (UK) GROUP DATA PROTECTION OFFICER CONTACT DETAILS

Allianz Insurance plc and Allianz Engineering Inspection Services Limited are companies within the Allianz Holdings.

Any queries about how **we** use personal information should be addressed to **our** Data Protection Officer:

Address: Data Protection Officer, Allianz,
57 Ladymead, Guildford, Surrey GU1 1DB

Email: dataprotectionofficer@allianz.co.uk

Phone: 0330 102 1837

FAIR PROCESSING NOTICE – HOW WE USE PERSONAL INFORMATION CONTINUED

CHANGES TO OUR FAIR PROCESSING NOTICE

Occasionally it may be necessary to make changes to this fair processing notice. When that happens **we** will provide an updated version at the earliest opportunity. The most recent version will always be available on **our** website

www.allianz.co.uk

CONSENT FOR SPECIAL CATEGORIES OF PERSONAL DATA

The global Allianz Group may need to collect and process data relating to **individuals** who may benefit from the policy (“Insured Persons”), which falls within the special categories of personal data under Data Protection Legislation, for example, medical history or convictions of Insured Persons for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by the global Allianz Group and that this fact is made known to the Insured Persons.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of the Insured Persons Personal Data in this way and for these purposes and that your directors, officers, partners, and employees have consented to the global Allianz Group using their details in this way.

EMPLOYERS LIABILITY TRACING OFFICE

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the “ELTO”) and added to an electronic database, (the “Database”) in a format set out by the Employer’s Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers’ liability insurance of their employers, (the “Claimants”):

- I to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
- II to identify the relevant employers’ liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers’ liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website

www.elto.org.uk